

Please add the Abstract as follows:

A personal computer emulates the functionality of a smart card reader that conforms with the PCSC standard, to enable the computer to communicate with a reader that complies with the EMV standard for financial transactions. An interface in the personal computer checks commands being sent to the reader, to determine if they represent a case in which data is to be received in a response from the reader. If so, the interface emulates the return of a state word which identifies the amount of data in the response. In reply, the interface receives a new command, to which it then responds with data received from the reader.